

## PROLOGUE

*MUMBAI, 25 AUGUST 2010*

Is the man ever going to stop?

Renuka surreptitiously looks out of the window in an attempt to distract herself from the unintelligible drone of the rather distinguished looking speaker at the head of the room. Her English vocabulary is rather basic, a grand total of four words that include *bank, loan, meeting* and *thanks*. A fact that the speaker is either unaware of or is possibly indifferent to. The sights on the road below seem more interesting if only in their contrast to the rarefied atmosphere of the room. Here she is, seated on the fourteenth floor of the gleaming skyscraper that houses the Bombay Stock Exchange, looking down at the shiny tin roofs of the slum tenements below, the dirt and grime a sharp contrast to the affluence on display around her. Pavement dwellers conduct their morning ablutions right on the street and blank-eyed children try to make a quick rupee cleaning the windows of the fancy cars that crawl by, as the owners wave them away like they were pesky flies.

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All this seems such a far cry from the little village Renuka comes from and where her family have lived for generations. She now longs to be back there, enveloped by the open spaces and the sounds of her village. The early morning crowing of the roosters seems so far removed from the honking and bustle of this big city. She looks wearily at her companions and wonders if they feel as disoriented and lost as she does. She huddles closer to them, desperate to draw some courage from their proximity. She can almost sense the collective thought, uppermost in all their minds.

“How did I get here?”

All the women wear saris in the traditional way with the *pallu* hooked over their left shoulders and covering their heads. Their gaudily coloured clothes and betel juice-stained teeth stand out in comparison to the sober shades that the gentry around them are attired in. It is evident to all that they do not belong here. Even when dressed in their Sunday best! There aren't too many other women in the room apart from the few female reporters, who look so sophisticated in their pant-suits and make-up that she feels even more intimidated by them than by the men.

Renuka herself has had no formal education, nor has her husband. The family owns half an acre of barren land with no irrigation facilities. As a result, the couple hire themselves out as agricultural labour. The supplementary income that accrues from selling the milk from her cows has helped to ensure that her three girls go to a private school where they are taught to speak English. Renuka can't help but wistfully hope that their daughters grow up to be like these other

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women, educated and with well-paying jobs, rather than suffer their mother's lot in life.

Renuka tries to discreetly nudge Gangamma.

"How much longer?"

"How would I know?" Gangamma whispers back.

Renuka tries hard not to squirm. The air-conditioning is not helping.

"It's cold...I need to go!"

Bommakka glares at them both. She is a little bit older and has always been the leader among them. She has studied up to Class 10, which makes her highly educated as compared to the rest of them. She was married off at the age of 16 and had borne four children by the time she was 20. Tired and exhausted, she finally took herself to a free clinic and underwent a tubectomy to prevent further pregnancies. After regaining her strength, she took over the family finances and rallied the women around her to take control of their lives as well. She had a positive spirit which helped her make things happen for herself and for others around her too, so much so that even people older than her tended to look to her for guidance. It was she who had convinced the men-folk to allow their wives to board a plane, saying that it was good for their community and their village. She came from a long line of storytellers who passed down legends through the ages, which helped her find the words to state her case eloquently.

Despite all that, Bommakka had been as taken aback the first time they saw a plane at close quarters. As for Renuka, whenever she spotted a plane that appeared like a speck in the distant skies, she would wonder how normal-sized

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people actually fit into them! Did they feed people some magic potion to shrink them enough to fit into those tiny planes?

Ramulamma, the hundred-year-old hunchback of Madiseri village, had warned her so. Renuka promised her that she would refuse all the food and drink offered to her on the way. Thankfully, the plane was not as small as she had thought. It could accommodate not just her but also her nine other friends, Bommakka, Sir Garu, Nagalakshmi madam, and a couple of hundred other people.

A round of polite applause interrupts her thoughts.

She is relieved to see Annayya Garu stand up. This means that the meeting is over.

“Renuka, take this!”

Renuka looks curiously at the object that he holds out to her. It is a fat wooden stick. What does she have to do now? Nagalakshmi Madam smiles encouragingly at her.

“Hit it!”

Renuka looks in the direction that she is pointing towards. It is a large, round iron plate.

“Announce to the world the beginning of a new era!”

Renuka hits the gong with all her might. She does not know that she is ringing the opening bell for trading at the Bombay Stock Exchange. She is just a little pawn in a much larger game which she is yet to grasp.

The sound reverberates across the room. The stock of SAMMAAN Microfinance is now officially listed on the Bombay Stock Exchange. A company providing financial services to the poor is now rubbing shoulders with the rich and mighty of corporate India!

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“It is Destination NYSE next! Westward Ho!” Annayya Garu exclaims with great cheer.

Renuka has no clue what he is talking about and wonders if her cow back home in the village has delivered its calf already.